

Information to identify the case:

Debtor 1	Jerome Smith	Social Security number or ITIN	xxx-xx-5318
	First Name Middle Name Last Name	EIN	__-_____-
Debtor 2		Social Security number or ITIN	_____
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-_____-
United States Bankruptcy Court	WESTERN DISTRICT OF PENNSYLVANIA		Date case filed for chapter 13 6/14/19
Case number:	19-22398-CMB		

Official Form 309I

Notice of Chapter 13 Bankruptcy Case

12/17

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Jerome Smith	
2. All other names used in the last 8 years		
3. Address	940 Harper Road Crescent, PA 15046	
4. Debtor's attorney Name and address	Charles J. Grudowski Grudowski Law Associates, P.C. 3925 Reed Boulevard Suite 100C Murrysville, PA 15668	Contact phone 412-904-1940 Email: cjg@grudowskilaw.com
5. Bankruptcy trustee Name and address	Ronda J. Winnecour Suite 3250, USX Tower 600 Grant Street Pittsburgh, PA 15219	Contact phone 412-471-5566 Email: cmecf@chapter13trusteewdpa.com
6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov .	U.S. Bankruptcy Court 5414 U.S. Steel Tower 600 Grant Street Pittsburgh, PA 15219	Hours open: Mon. - Fri. Pittsburgh Office: 9:00a.m. - 4:30p.m. Erie Office: 9:00a.m. - 4:30p.m. Contact phone 412-644-2700 Date: 7/2/19

For more information, see page 2

Debtor **Jerome Smith**

Case number **19-22398-CMB**

7. Meeting of creditors Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	August 5, 2019 at 10:00 AM	Location: 3251 U.S. Steel Tower, 600 Grant Street, Pittsburgh, PA 15219
The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.		
8. Deadlines The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	Deadline to file a complaint to challenge dischargeability of certain debts:	Filing deadline: 10/4/19
You must file: <ul style="list-style-type: none"> • a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f), or • a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4). 		
Deadline for all creditors to file a proof of claim (except governmental units):		Filing deadline: 8/23/19
Deadline for governmental units to file a proof of claim:		Filing deadline: 12/11/19
Deadlines for filing proof of claim: A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at www.uscourts.gov or any bankruptcy clerk's office. If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed. Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.		
Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.		Filing deadline: 30 days after the conclusion of the meeting of creditors
9. Filing of plan	The debtor has filed a plan. The plan is enclosed. The hearing on confirmation will be held on: 8/5/19 at 10:00 AM , Location: 3251 U.S. Steel Tower, 600 Grant Street, Pittsburgh, PA 15219	
10. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
11. Filing a chapter 13 bankruptcy case	Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.	
12. Exempt property	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at www.pacer.gov . If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.	
13. Discharge of debts	Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 8.	

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 Western District of Pennsylvania

In re:
 Jerome Smith
 Debtor

Case No. 19-22398-CMB
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2

User: dpas
 Form ID: 309I

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 Total Noticed: 44

Date Rcvd: Jul 02, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 04, 2019.

db +Jerome Smith, 940 Harper Road, Crescent, PA 15046-5079
 aty +James Warmbrodt, KML Law Group, P.C., 701 Market Street, Suite 5000,
 Philadelphia, PA 19106-1541
 aty +Keri P. Ebeck, Bernstein-Burkley, 707 Grant Street, Suite 2200 Gulf Tower,
 Pittsburgh, PA 15219-1945
 tr +Ronda J. Winnecour, Suite 3250, USX Tower, 600 Grant Street, Pittsburgh, PA 15219-2702
 15070986 Absolute Resolutions Investments LLC, PO Box 1479, Lombard, IL 60148-8479
 15070988 +Best Egg, 4315 Pickett Road, Saint Joseph, MO 64503-1600
 15070989 Brighton Radiology Associates, PC, P.O. Box 536287, Pittsburgh, PA 15253-5904
 15070994 +FBGS, Inc., 330 S. Warmminster Rd., Suite 353, Hatboro, PA 19040-3433
 15070996 Fortiva Financial, LLC, P.O. Box 105555, Atlanta, GA 30348-5555
 15070997 +JP Morgan Chase Bank, N.A., PO Box 15369, Wilmington, DE 19850-5369
 15071001 +Monarch Recovery Management, Inc., 3260 Tillman Drive, Suite 75, Bensalem, PA 19020-2059
 15071002 +Nationwide Credit, Inc., PO Box 14581, Des Moines, IA 50306-3581
 15071006 ++PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067
 (address filed with court: Portfolio Recovery Associates, LLC, P.O. Box 12903,
 Norfolk, VA 23541)
 15071008 +Sequium Asset Solutions, LLC, 1130 Northchase Parkway, Suite 150, Marietta, GA 30067-6429
 15071010 Township of Crescent, c/o Jordan Tax Service, 102 Rahway Road, McMurray, PA 15317-3349
 15071012 +Trugreen, Attn: Accounts Receivable, P.O. Box 9001128, Louisville, KY 40290-1128
 15071013 +Velocity Investments, LC, 1800 Rt. 34 N., Building 3, Suite 305, Belmar, NJ 07719-9168
 15071014 Weltman, Weinberg Reis Co., 436 7th. Ave., Ste 2500, Pittsburgh, PA 15219-1842

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty E-mail/Text: cjc@grudowskilaw.com Jul 03 2019 03:14:30 Charles J. Grudowski,
 Grudowski Law Associates, P.C., 3925 Reed Boulevard, Suite 100C, Murrysburg, PA 15668
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Jul 03 2019 03:15:00 Pennsylvania Dept. of Revenue,
 Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION,
 Harrisburg, PA 17128-0946
 ust +E-mail/Text: ustpreion03.pi.ecf@usdoj.gov Jul 03 2019 03:15:05
 Office of the United States Trustee, Liberty Center., 1001 Liberty Avenue, Suite 970,
 Pittsburgh, PA 15222-3721
 cr +EDI: AISACG.COM Jul 03 2019 07:13:00 Capital One Auto Finance, a division of Capital On,
 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
 cr +E-mail/Text: kburkley@bernsteinlaw.com Jul 03 2019 03:15:30 Duquesne Light Company,
 c/o Bernstein-Burkley, P.C., 707 Grant Street, Suite 2200, Gulf Tower,
 Pittsburgh, PA 15219-1945
 cr +EDI: PRA.COM Jul 03 2019 07:13:00 PRA Receivables Management, LLC, PO Box 41021,
 Norfolk, VA 23541-1021
 15076578 E-mail/Text: Bankruptcy@absoluteresolutions.com Jul 03 2019 03:14:37
 Absolute Resolutions Investments, LLC, c/o Absolute Resolutions Corporation,
 8000 Norman Center Drive, Suite 350, Bloomington, MN 55437
 15070987 +EDI: AMEREXPR.COM Jul 03 2019 07:13:00 American Express, PO Box 981537,
 El Paso, TX 79998-1537
 15070991 EDI: CKSFINANCIAL.COM Jul 03 2019 07:13:00 CKS Financial, P.O. Box 2856,
 Chesapeake, VA 23327-2856
 15070990 +EDI: CAPONEAUTO.COM Jul 03 2019 07:13:00 Capital One Auto Finance, P.O. Box 259407,
 Plano, TX 75025-9407
 15076297 +EDI: AISACG.COM Jul 03 2019 07:13:00 Capital One Auto Finance, a division of Capital On,
 P.O. Box 4360, Houston, TX 77210-4360
 15070992 +EDI: WFNBNB.COM Jul 03 2019 07:13:00 Comenity Capital Bank, P.O. Box 182120,
 Columbus, OH 43218-2120
 15070993 +EDI: DISCOVER.COM Jul 03 2019 07:13:00 Discover Bank, P.O. Box 6103,
 Carol Stream, IL 60197-6103
 15075569 EDI: DISCOVER.COM Jul 03 2019 07:13:00 Discover Bank, Discover Products Inc,
 PO Box 3025, New Albany, OH 43054-3025
 15070995 +EDI: FSAE.COM Jul 03 2019 07:13:00 Firstsource Advantage, LLC, 205 Bryant Woods South,
 Amherst, NY 14228-3609
 15070998 +E-mail/Text: bk@lendingclub.com Jul 03 2019 03:15:21 Lending Club Corp., 71 Stevenson St.,
 Suite 300, San Francisco, CA 94105-2985
 15070999 +EDI: MID8.COM Jul 03 2019 07:13:00 Midland Credit Management, PO Box 2121,
 Warren, MI 48090-2121
 15071000 +EDI: MID8.COM Jul 03 2019 07:13:00 Midland Funding, c/o Midland Credit Management,
 P.O. Box 2121, Warren, MI 48090-2121
 15071003 +E-mail/Text: laurien@newalliancefcu.com Jul 03 2019 03:15:35
 New Alliance Federal Credit Union, 835 Merchant St., Ambridge, PA 15003-2398
 15071004 +E-mail/Text: bankruptcy@oliphantfinancial.com Jul 03 2019 03:15:06 Oliphant Financial,
 2601 Cattleman Rd., Ste. 300, Sarasota, FL 34232-6231
 15071005 +EDI: AGFINANCE.COM Jul 03 2019 07:13:00 OneMain, P.O. Box 1010,
 Evansville, IN 47706-1010
 15071007 +E-mail/Text: bankruptcyteam@quickenloans.com Jul 03 2019 03:15:18 Quicken Loans,
 1050 Woodward Ave, Detroit, MI 48226-1906
 15076183 +E-mail/Text: bankruptcyteam@quickenloans.com Jul 03 2019 03:15:18 Quicken Loans Inc.,
 635 Woodward Avenue, Detroit, MI 48226-3408

District/off: 0315-2

User: dpas
Form ID: 309I

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Total Noticed: 44

Date Rcvd: Jul 02, 2019

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

15071092 +EDI: RMSC.COM Jul 03 2019 07:13:00 Synchrony Bank, c/o of PRA Receivables Management, LLC,
PO Box 41021, Norfolk, VA 23541-1021
15071009 +EDI: RMSC.COM Jul 03 2019 07:13:00 Synchrony Bank, P.O. Box 965024,
Orlando, FL 32896-5024
15071011 +E-mail/Text: bankruptcydepartment@tsico.com Jul 03 2019 03:15:25 Transworld Systems Inc.,
500 Virginia Dr., Suite 514, Fort Washington, PA 19034-2707

TOTAL: 26

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr Quicken Loans Inc.

TOTALS: 1, * 0, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 04, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 2, 2019 at the address(es) listed below:

Charles J. Grudowski on behalf of Debtor Jerome Smith cjg@grudowskilaw.com,
grudowskilaw1@gmail.com/vr@grudowskilaw.com/admin@grudowskilaw.com/lm@grudowskilaw.com/admin@grudowskilaw.com
James Warmbrodt on behalf of Creditor Quicken Loans Inc. bkggroup@kmlawgroup.com
Keri P. Ebeck on behalf of Creditor Duquesne Light Company kebeck@bernsteinlaw.com,
jbluemle@bernsteinlaw.com
Office of the United States Trustee ustregion03.pi.ecf@usdoj.gov
Ronda J. Winnecour cmecf@chapter13trusteedpa.com

TOTAL: 5